

■ Lifestyle

Meet the Asian region's wackiest of the wacky

■ News/ A2

Filipinos abroad remitted a record $8.5B in 2004

■ News / A5

US blacklists Enrile, imposes indefinite travel ban



■ World / A9

203 killed in China mine explosion; 13 still trapped

Tanong ng Bayan / A8

Martial law victims, dapat bang bayaran?



Where's Valentine's Day gift GMA vowed to give?



By Norman Bordadora and Dona Z. Pazzibugan

Stock market rises despite bombings but peso shaken

By Gil C. Cabacungan Jr. and Doris C. Dumlao

PHILIPPINE DAILY INQUIRER

BALANCED NEWS, FEARLESS VIEWS

Wednesday, February 16, 2005 • 34 pages / vol. 20 / no. 70

PNP hunts child bomber

Angry GMA promises to wipe out Abu Sayyaf

By John Lalang Jurdinia



THE FINAL TRIP for this RRCG Transit bus happened early Monday evening when a bomb exploded and gutted its insides.

P500,000 offered for info on bombers

By Christian Esguerra and Margaux C. Ortiz

Ordinary people's dreams blasted to pieces



IN THE LINE OF DUTY.

Muslim leaders slam bombings, fear raids

Duterte wants Misuari freed

By PDI Mindanao Bureau

HOLOCAUST IN MANILA

Postscript: Here lies 'The Butcher of Manila'

By Ricardo Trota Jose



ADMIRAL SANJI IWABUCHI defended Manila to the death.

WEATHER FORECAST

Second FRONT PAGE

OFW remittances surge to all-time high of $8.5B

By Doris C. Dumlao



DPWH TURNOVER

US seizes Garcia assets

By Gil C. Cabacungan Jr.

Pagcor says franchise good for 3 more years

By DJ Yap

Senate eyes tax break

By Michael Lim Ubac

Tanker in oil smuggle hunted

[illegible]

SEXUAL HARASSMENT CASE

Zambales solon cries blackmail

By Philip C. Tubeza

[illegible]

'All the way'

[illegible]



DIAZ

[illegible]

CURBING SEX TRADE

Clampdown on Japayuki visas to start March 15



THE DAILY GOSPEL

SUPREME COURT DOCTRINES

Corrections



BLACKLISTED

US annuls Enrile visa

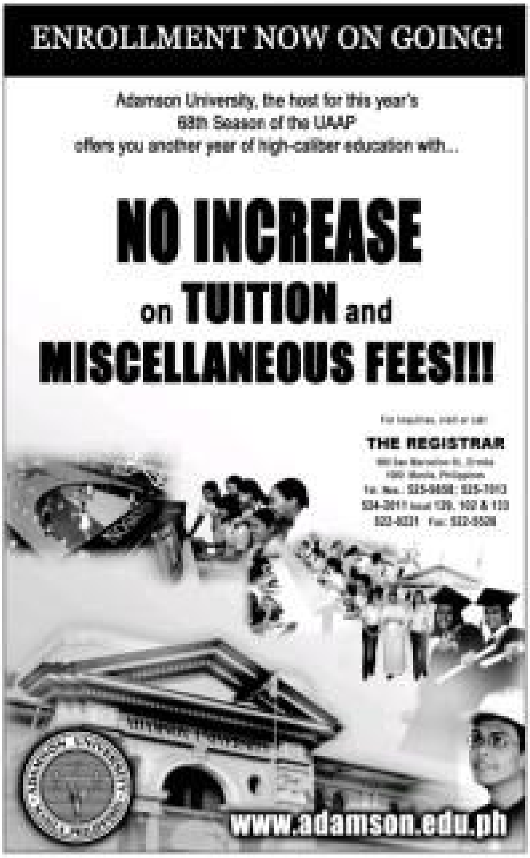
By Jerry E. Esplanada

No plans to visit US

Old coup links

RP mission to KL to tackle illegals





Is a Third Force behind Sulu conflict?

Muslim leaders slam bombings ...

Age-old problem

Beyond propaganda

'Demonized'

No sympathy

Postscript: Here lies . . .

Mission

Who was this man?

Source of shame

Insult to navy man

New assignment

Kapatiran bats for pla

IN AN effort to change the way politics is practiced in the Philippines, a "communitarian" political movement will pursue its educational mission with "new fervor, new approach and new method."

This was announced by Johnny Cardenas after he took over the presidency of KPK (Kapatiran sa Pangkalahatang Kabutihan) from Reynaldo "Nandy" Pacheco who is now president of a new national political party called Alliance for the Common Good (Ang Kapatiran), which was accredited as a national political party by the Commission on Elections on May 8, 2004. KPK is registered as a foundation with the Securities and Exchange Commission and was launched in August 2002.

"Now is the best time to undertake a voter's education campaign—an off-election period," Cardenas said.

KPK said it will ask all Filipinos, regardless of religion, social and economic status in life, "to measure each candidate, policy and platform by how they touch the human person, whether they enhance or diminish life, dignity and human rights and how they advance the common good."

To replace the politics of pork barrel and the politics of personality, deceit, hypocrisy, dishonesty, patronage, payoff, immoral compromises, and the politics of guns, goons and gold, KPK will promote a platform-based politics, the politics of the common good, of virtue and duty.

With common good as its ideology, KPK seeks to promote an enlightened, mature and responsible citizenship from which servant-leaders will emerge, through character building, including good manners and right conduct, values formation, consistent ethic of life, and basic political education.

NewsBriefs

Incentives for Towerville businesses

VICE President and concurrent Housing and Urban Development Coordinating Council (HUDCC) chair Noli de Castro yesterday said he would invite businessmen to build factories in industrial areas such as the proposed Minuyan Industrial Ecozone in Sapang Palay in San Jose del Monte, Bulacan to spawn employment and economic progress for residents of Towerville in the area.

Towerville houses mostly families relocated from Calooocan City to give way to the North Rail project.

As an incentive, De Castro said, he is proposing a moratorium on lease payment of the properties for one year, provided that the businessmen will extend employment to the residents.

In a press statement, De Castro said San Jose del Monte Mayor Lito Sarmiento was supporting the employment-generating measure for Towerville residents and has approved the proposed incentive.

Both De Castro and Sarmiento said they saw the need for employment for Towerville residents.

During simple ceremonies marking the handover of checks representing livelihood assistance and relief goods to Towerville residents recently, De Castro reiterated that the government, through HUDCC and the various key shelter agencies (KSA), is determined to make the lives of families affected by the North Rail project as normal as possible.

Ackerman to keynote women's affair


ACKERMAN

PHILIPPINE Stock Exchange founder and director Irving Ackerman will be the guest of honor and keynote speaker during the All Nation's Women's Group (ANWG) Valentine cultural program on Feb. 23 at 2 p.m. at the home of Caroline Sison at 15 San Antonio St., Magallanes Village, Makati City. He will be introduced by ANWG president Ditas Posadas.

Songs, dances and other surprises will be performed by ANWG members. Highlight of the affair will be the selection of "ANWG Mr. and Miss Valentine."

Program chair and co-chair are Sison and Villa Granada de Guia, respectively. All ANWG members and friends are enjoined to attend the event. The ANWG, an affiliate of the Young Women's Christian Association (YWCA), counts among its members ladies of the diplomatic corps and other civic organizations.


BALDEMOR


DEY

Dentists' convocation today

THE ACADEMY of Dentistry International, Philippines Section will hold its biennial Convocation and Induction of new officers for 2005-2007 at the Hyatt Regency Hotel on Roxas Boulevard at 3 p.m. today. Deans and faculty members of dentistry schools in the country will be in attendance. Invited guests are the presidents of chapters and affiliates of the Philippines Dental Association. Guests of honor during the affair are Leonor Tripon-Rosero, chair of the Professional Regulation Commission, and Singapore's Dr. Yip Wing Kong, president-at-large of the Academy of Dentistry International.

Leading the preparation of the convention are the officers of the Philippines Section led by incumbent president Dr. Brenda S. Dey, vice dean of the University of the East College of Dentistry; Dr. Antonio A. Baldemor, chair of the Board of Dentistry of the PRC, president-elect; and Dr. Ermelinda S. Galang, secretary.

The affair is supported by Unilab Inc. together with Westmont Pharmaceuticals Inc. and LRI Pharmaceuticals Inc. Doctors Baldemor and Dey enjoined all ADI members to attend and enjoy the warm fellowship and camaraderie with the invited guests, especially with Dr. Yip, a world figure in organized dentistry.

GMA cancels trip to Davao, Zambo, Basilan

Vigilance vs terrorists

Bus operators' appeal

Binay: Expand 'Makati Shield'

PNP hunts child bomber

Death toll

Bounty for bombers

No one excluded

Explosives used

Aglipay downplayed threat

Intelligence report

Luxury of time

Ordinary people's dreams blasted to pieces

Focused on his family

'How can they do this?'

'I scared him off'

'I'm here'

Bus on fire

Casualty toll

Angry GMA promises to wipe out Abu Sayyaf

Abu Sayyaf remnants

Links of Misuari to Abu

The WORLD

Arabs fear backlash of assassination



Over 200 killed in China mine explosion



Bush sends $81.9-B war budget to Congress

Shiites reach out to Sunnis after Iraq vote triumph

74,000 years for Sept. 11 suspects sought

59 killed in Iran mosque fire

Seoul doubts N. Korea has nukes



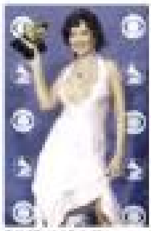
HOLY BATH

Archeologists discover ruins proving Roman foundation myth

Palestinians fete Israel's return of militant remains



USHER



CHRISTINA AGUILERA



NANCY WILSON



JANET Jackson and Jermaine Dupri



PENELOPE CRUZ



CYNDI LAUPER



JESSICA DRAKE

White night at the Grammys

What, no flash? The annual come-as-you-are celeb party yielded less bling and skin. Even tees-and-jeans rock stars turned up in chic casuals on Sunday

WHITE is the new black, at least in the fashion rule book of Grammy winners Alicia Keys, Usher and Kanye West. [illegible]



KANYE WEST: robe, with wings



GWEN STEFANI in rousing opener



ALICIA KEYS

Rod and Britney first-time winners



FOR "TOXIC," not for kissing Madonna

[illegible]



FOR "STARDUST... The Great American Songbook Volume III"

PHILIPPINE DAILY INQUIRER

OPINION



The way of terrorists

EDITORIAL

Will to end violence

FOREIGN COMMENT

Bombs and love songs for Valentine's

AS I SEE IT

Neal H. Cruz

St. Valentine's Day massacre

THERE'S THE RUB

Conrado de Quiros

Rice avoids confrontation with Paris students

ANALYSIS



Amando Doronila

Civilians hurt on both 'sides'

AT LARGE



Rina Jimenez-David

Two letters to Rizal

LOOKING BACK



Ambeth R. Ocampo

Balikbayan

PINOY KASI



Michael L. Tan

Adamson's Jewish professors

Irresponsible senator

LETTERS

World-class professionals

Special exam but not special treatment

Church deals with matters of faith

Can't be wrong on contraception



Across the NATION

Air Force men kill 3 NPA guerrillas

Attack on rebel leader kills son, 3 others in Arayat

Truck rams store, kills father, son



LOVE AFFAIR

Napocor whistle-blower reveals death threats following exposé

DepEd to tap 'best, brightest' students for PMA

Daughter of German murdered in Boracay seeks swift justice

No update

Appalled

Ma of Chiong sisters unmoved by 'running priest's' campaign

Ignorance

Cebu run

INQUIRER Northern Luzon

Death not enough to slay ugly alliances in Dingalan



Useless ban

'Alliance'

BCC at 100: Shedding the image of snobbery

Strange idea

For the elite?





Duterte wants Misuari freed

Appoint new judge

Latest fatality

Misuari fighters escape

Food ration

Lack of medicine



3 BIG BLASTS

Seven people were killed and nearly 150 wounded in three explosions on Monday

Makati



Davao

General Santos

REUTERS

Stock market rises despite attacks but peso shaken

Fundamentals sound

Peso sheds 13.5 centavos

Strong confidence

No lasting impact



Where's Valentine's ...

No agency released bonus

Insulted

Better than nothing

Pawned-in bonus











From Jolo to GenSan to Davao to Makati

President Arroyo makes no distinction between the bombers and the clashes in Jolo









THE WILD WEST it is not but Makati, the country's central business district, is now being patrolled by members of the PNP-SWAT team.



FOR PEACE. ... Muslim and Christians pray together along Ayala Avenue. The group condemned the violence in Jolo and the Valentine's Day bombings.

INJURED passenger waits to be rushed to the hospital following the bomb explosion.







Land dispute eyed in Vidamo slay

By Philip C. Tubeza

Bomb parts like those used by military

Edsa bombing

Las Piñas act



1,200 couples tie knot to celebrate day of hearts

By Edson C. Tandoc Jr.



VIP PROTECTORS.

No work today in Caloocan

By Edson C. Tandoc Jr.

To Valenzuela

Battle for mall revenues

Marikina City offers reward for 'capture' of this janitor

By Luige A. del Puerto

Expanding river

1 to 44,000

Escaped pets

METRO

PASIG, CAINTA IN TUG OF WAR

Battle for mall revenues



SOMETHING FISHY

Skip highway, mayor appeals to motorists

Teenager killed, 2 hurt in collision

EZ2 SUERTRES

SIX DIGIT

6/42 Luzon Win-Win

₱10,525,624.20

SWEEPSTAKES

₱100,000.00



US Embassy certificate 'to pin Taulava'



RP gets Chinese aid for SEAG crown bid

UV gains C-League finals



Putch Puyat fights the pool terrorists

BARE EYE



Recah Trinidad

22 PBA cagers free agents soon

76ers nip Knicks on buzzer-beater



Viado enters round of 16

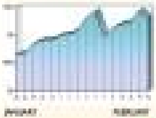
SK teener stretches lead to 3



PHILIPPINE DAILY INQUIRER
B1
BUSINESS

Gov't downplays rating downgrade

Currencies



Stock Market

Shares hit new 5-year high



Finance warns Senate against multiple VAT rates

Inquirer Monitor

Services sector growth



acturing loans jump 14%

By Doris C. Dumlao



BUENAVENTURA

COMMERCIAL bank lending rose by 2.6 percent to P1.53 trillion in December 2004 from a year ago on higher loan absorption by the manufacturing sector, the Bangko Sentral ng Pilipinas reported yesterday.

The annual loan growth in December was slightly lower than the 3.6 percent rise in November, albeit it represented an expansion for the 10th straight month.

On a monthly basis, total commercial bank lending dropped by 1.1 percent during the period, a reversal from the 4.2 percent increase in the previous month.

"The modest pace of private sector credit activity can be traced to the continued presence of spare capacity in the economy and the present driving role of less credit-intensive sectors such as agriculture in overall real sector activity," BSP Governor Rafael Buenaventura explained.

"Subdued credit conditions have also been linked to structural conditions in the banking sector, where new lending continues to be dampened partly by prevailing levels of nonperforming loans among banks," he said.

But he said the BSP remained firmly committed to resolving these problems in its continuing efforts to reform and strengthen the financial sector, beginning with various measures to help banks in the disposition of their non-performing assets.

On a sectoral basis, he said loans to the manufacturing sector accounted for more than a quarter of total loans, rising by 14.1 percent from a year ago.

There was likewise an increase in bank lending to other sectors such as agriculture, utilities and wholesale/retail trade.

On the other hand, there was a decline in loans released to financial institutions, real estate and business services as well as construction sectors.

"Stronger activity is a key ingredient to sustained economic expansion in the medium term, and for this reason monetary authorities continue to focus on ensuring the appropriate environment for credit expansion while guarding against further build-up in pressures on consumer prices," Buenaventura said.

On this basis, and consistent with a projected real gross domestic product growth of 5.3-6.3 percent and an inflation target range of 5-6 percent this year, the BSP expects commercial bank lending to expand by as much as 12 percent this year.

"Investment flows are expected to drive economic growth this year with the liberalization of the mining sector and the continuing expansion in infrastructure requirements including those for the power sector," Buenaventura said.

BSP wants banks to disclose ATM charges

THE BANGKO Sentral ng Pilipinas is set to slap tighter disclosure regulations on banks' automated teller machine (ATM) charges in view of widespread customer complaints.

In a press briefing Monday night, BSP Governor Rafael Buenaventura said the institution may soon require banks to post their ATM charges so that clients would not be surprised with the deductions made by the banks per transaction.

"What we're trying to do is to encourage them (ATM networks) to merge so that there's only one system and there are economies of scale," Buenaventura said. "Just think of the cost of maintaining three systems."

He was referring to the three ATM networks in the country—Megalink, ExpressNet and Bancnet. He had wanted to see the merger of these network before he retires from the BSP this July, to generate savings for both the banks and the depositors.

"Until that thing happens we can issue a regulation requiring banks to post their charges. When you press the machine itself, the charges will have to be disclosed, whether you withdraw from your own network or from other network—what are your charges when you withdraw," he said.

Not all banks voluntarily disclose the charges upon the use of their machines such as for withdrawal or balance inquiry. Earlier, incoming BSP Governor Amando Tetangco Jr. already appealed to the banks to voluntarily post their ATM charges in all the machines to make the charges more transparent.

In the United States, ATM charges are automatically posted so that the consumer can decide whether to use a particular machine or not.

The BSP is also pushing for a "grievance mechanism" to process complaints against banks.

While banks do not charge for the use of ATMs by their own account holders, they slap varying fees when their machines are used by depositors of other banks. While there is interconnection between some of the ATM networks, the charge goes even higher when another network is used.

A recent survey by INQ7money.net indicated that banks charge ATM fees ranging from P7 to P10.80 if a client uses a machine not owned by his/her own bank.

The same survey showed that banks charge a monthly fee ranging from P55 to P300 once clients' deposits fall below the minimum daily balance, which in turn range from P500 to P3,000.

The BSP cannot compel the banks to lower the ATM fees as the institution could not intervene in free-market pricing. At the very least, however, it knows consumers must be protected by making fees and charges transparent.

Doris C. Dumlao

Foreign chambers back immigration project

ECONOMIC Planning Secretary Romulo Neri recently lauded the Joint Foreign Chambers (JFC) for backing the P150-million build-operate-transfer (BOT) high-technology alien documentation project of the Bureau of Immigration, saying this would hasten the full implementation of the project.

Neri earlier said the government was expecting some P1.5 billion in potential revenue from the project over the next 10 years. The BI initiative, called Alien Certificate of Registration Identification Card (ACR I-Card) uses the modern biometric technology to consolidate all documentation requirements into a single micro-chip.

The project, which has no cost and no risk to the government, is expected to raise more than P150 million in the first year alone. The revenue estimate is based on the government's 50-percent share in the $50 card fee to be paid annually by an estimated 87,500 legal aliens in the country.

The estimated first-year revenue would also include a P30-million concession fee imposed by the National Economic and Development Authority (Neda) on the BOT proponent.

The annual card fee was reviewed and approved by a committee composed of representatives from the trade and finance departments, the Neda, the Investment Coordinating Council, the BOT Center, the Bangko Sentral ng Pilipinas and the National Computer Center.

Neri said the statement of support from the JFC "resulted in a significant increase in early renewal of alien registration among expatriates who are on extended stay in the country." At a recent meeting with Palace officials, the JFC urged the government to speed up the nationwide implementation of the project.

The JFC is composed of the American Chamber of Commerce of the Philippines, Australia and New Zealand Chamber of Commerce, British Chamber of Commerce of the Philippines, Canadian Chamber of Commerce of the Philippines, European Chamber of Commerce of the Philippines, French Chamber of Commerce in the Philippines, Japanese Chamber of Commerce and Industry of the Philippines and Korean Chamber of Commerce and Industry.

"I believe the various foreign chambers are now calling on all their members to immediately avail themselves of the new high-tech card," Neri said. He pointed out that the JFC support "will help the government further improve its services to the expatriate communities here."

The BI has set up a nationwide Wide Area Network on an Internet protocol (IP) Virtual Private Network connecting the seven international airports, one seaport and 12 district ports in the country. The network is expected to speed up the processing of entry and exit for all I-Card holders in the special booths in all major immigration lanes, Neri added.

Several local and international technology leaders are assisting the BI in the project. These include Ayala Group's Innove, Gemplus of France, Identix of Minnesota and California-based Hewlett-Packard.

Female Guys win 3D patriarch

Cocktales

Victor C. Agustin

Money-go-round

Heard through the grapevine

Seminars mystery

RP bonds sparkle in steady market

Finance warns Senate against multiple VAT rates

PSE expects more IPOs in '05

Exec shrugs off bombings, remains bullish on trade prospects

Jollibee '04 income up 25% to ₱1.57B

Jollibee champions Pinoy values



CORPORATE CITIZEN

GMA asks NTC to stop merger of Home, Sky

DISCLOSURES

RP sees robust growth in IT services sector

[illegible]

Banana exporters eye Japan, Middle East

[illegible]

PDIC takes over two more rural banks

By Doris C. Dumlao

[illegible]

iBank '04 earnings up

[illegible]





Sweet treats

If traffic kept you stuck inside your house with no place to go with your date last Valentine's, don't worry—there's still time to celebrate with your special someone even after February 14

Text by Bianca Consunji
2bU! Correspondent

Zhongnanhai Chinese Bistro

[illegible]

Haagen-Dazs Cafés

[illegible]

Max Brenner

[illegible]

We've got winners

These lucky people will soon be slipping their feet into new pairs of Skechers

A [illegible]

One of the Boys
[illegible]

Athletic Gal
[illegible]

Teacher's Pet
[illegible]

Trendsetter
[illegible]

Geek Guy
[illegible]

Cheerleader
[illegible]

Prom Queen
[illegible]

Boy Next Door
[illegible]

Pretty Spiker
[illegible]

Artist
[illegible]

Biker
[illegible]

Campus Jock
[illegible]

It Girl
[illegible]

Heartthrob
[illegible]

Party Dude
[illegible]

[illegible]



Perfumes from Penshoppe and Oxygen

[illegible]





Win this for Mom and Dad!

[illegible]



Say it with shoes

His-and-hers sneakers—how cheesy cool can you get?

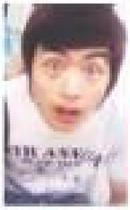


F [illegible]

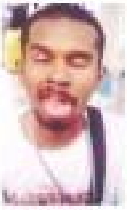


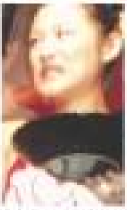














Wackiest of the wacky named

Pinoy wins the 'MTV Whatever Things Show Host Contest' to become the region's top wacko



MACKY is the champion



Meet the wackos

PHILIPPINES



MALAYSIA

INDIA

CHINA

SINGAPORE

INDONESIA



THAILAND

ROCK N' HOP







THE VENUE

